

<i>SERFF Tracking Number:</i>	<i>HUMA-127364464</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>49530</i>
<i>Company Tracking Number:</i>	<i>AR-12-2011</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Humana RDHL Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>HRDHL Direct Marketing/AR-12-2011</i>		

Filing at a Glance

Company: Humana Insurance Company		
Product Name: Humana RDHL Individual Medicare Supplement Plans	SERFF Tr Num: HUMA-127364464 State: Arkansas	
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 49530
Sub-TOI: MS08I.012 Multi-Plan 2010	Co Tr Num: AR-12-2011	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler
	Authors: Michele Zabel, Paula Williamson, Bettina Ponds, Tammy House, Tiffany Turner, Seth Johnson	Disposition Date: 09/01/2011
	Date Submitted: 08/11/2011	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: HRDHL Direct Marketing	Status of Filing in Domicile: Not Filed
Project Number: AR-12-2011	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/01/2011
	State Status Changed: 09/01/2011
Deemer Date:	Created By: Bettina Ponds
Submitted By: Bettina Ponds	Corresponding Filing Tracking Number:
Filing Description:	
Re: Humana Insurance Company, NAIC: 119, 73288, FEIN: 39-1263473	
Humana Reader's Digest Healthy Living Medicare Supplement Direct Marketing Ad Materials	

Humana Insurance Company is submitting the attached marketing material for your review and approval. We intend to utilize these pieces to market our individual Humana Reader's Digest Healthy Living Medicare Supplement Plans. The materials will be utilized in direct marketing mail campaigns.

SERFF Tracking Number: HUMA-127364464 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 49530
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TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: Humana RDHL Individual Medicare Supplement Plans
Project Name/Number: HRDHL Direct Marketing/AR-12-2011

1. GHHH3YJHH – Direct Marketing Letter
2. GHHH3YMHH – Direct Marketing Brochure
3. GHHH3YNHH – Direct Marketing Fulfillment Booklet
4. GHHH3YKHH – Direct Marketing Outer Envelop

Policy forms: ARMESRDA, ARMESRDF, ARMESRDF(HD), ARMESRDK, and ARMESRDN.

Please contact me via SERFF, at bponds@humana.com, or at (502)580-0964 if you have any questions or require further information relative to this filing.

Company and Contact

Filing Contact Information

Bettina Ponds, Medicare Supplement Product bponds@humana.com
Compliance Analyst
500 W. Main St. 502-580-0964 [Phone]
Louisville, KY 40202

Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$50 per each form filed. (50*4=200)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$200.00	08/11/2011	50550316

<i>SERFF Tracking Number:</i>	<i>HUMA-127364464</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/01/2011	09/01/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Direct Marketing Letter	Seth Johnson	08/18/2011	08/18/2011
Form	Direct Marketing Brochure	Seth Johnson	08/18/2011	08/18/2011
Form	Direct Marketing Fulfillment Book	Seth Johnson	08/18/2011	08/18/2011

<i>SERFF Tracking Number:</i>	<i>HUMA-127364464</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 09/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HUMA-127364464 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 49530

Company Tracking Number: AR-12-2011

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010

Product Name: Humana RDHL Individual Medicare Supplement Plans

Project Name/Number: HRDHL Direct Marketing/AR-12-2011

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Filed-Closed	Yes
Form (revised)	Direct Marketing Letter	Filed-Closed	Yes
Form	Direct Marketing Letter	Replaced	No
Form (revised)	Direct Marketing Brochure	Filed-Closed	Yes
Form	Direct Marketing Brochure	Replaced	No
Form (revised)	Direct Marketing Fulfillment Book	Filed-Closed	Yes
Form	Direct Marketing Fulfillment Book	Replaced	No
Form	Direct Marketing Outer Envelope	Filed-Closed	Yes

SERFF Tracking Number: HUMA-127364464 State: Arkansas
Filing Company: Humana Insurance Company State Tracking Number: 49530
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Amendment Letter

Submitted Date: 08/18/2011

Comments:

Forms GHHH3YJHH, GHHH3YMH, and GHHH3YNHH have been revised to include the following disclaimer to clearly disclose the relationship between Humana and Reader's Digest:

The Humana Reader's Digest Healthy Living Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
GHHH3YJHH	Advertising	Direct Marketing Letter	Initial				0.000	GHHH3YJHH - HUM-RD DM Letter_filing_3.pdf
GHHH3YMH	Advertising	Direct Marketing Brochure	Initial				0.000	GHHH3YMH H - HUM-RD DM Brochure_filing_3.pdf
GHHH3YNHH	Advertising	Direct Marketing Fulfillment Book	Initial				0.000	GHHH3YNHH - HUM-RD Fulfillment Booklet_V2.pdf

SERFF Tracking Number: HUMA-127364464 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 49530

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TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010

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Project Name/Number: HRDHL Direct Marketing/AR-12-2011

Form Schedule

Lead Form Number:

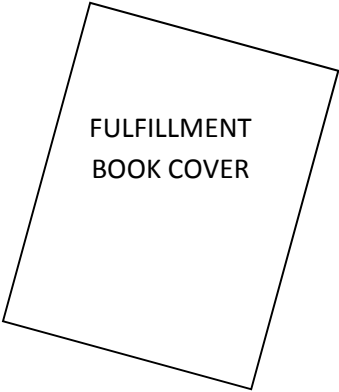
Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 09/01/2011	GHHH3YJ HH	Advertising	Direct Marketing Letter	Initial		0.000	GHHH3YJHH - HUM-RD DM Letter_filing_3.pdf
Filed-Closed 09/01/2011	GHHH3YM HH	Advertising	Direct Marketing Brochure	Initial		0.000	GHHH3YMH H - HUM-RD DM Brochure_filing_3.pdf
Filed-Closed 09/01/2011	GHHH3YN HH	Advertising	Direct Marketing Fulfillment Book	Initial		0.000	GHHH3YNHH - HUM-RD Fulfillment Booklet_V2.pdf
Filed-Closed 09/01/2011	GHHH3YK HH	Advertising	Direct Marketing Outer Envelope	Initial		0.000	GHHH3YKHH - HUM-RD DM OE_filing_2.pdf

[Letter – Front]

The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

**Humana Reader’s Digest
Healthy Living Medicare Supplement Plans** give you
THREE THINGS you may want most
from health coverage:

- 1. Coverage you can understand
- 2. Tools and resources that support your health
- 3. Partners you can trust



Call now for this free booklet [1-866-887-2303]
[or go online to [URL.com]]
[or to get help with your application]

Dear [Sharon R Dye:]

[Now t/T]here are Medicare Supplement insurance plans that offer support, value, and peace of mind. These plans provide the benefits and services you can count on from Humana and the resources to help you take charge of your health from the editors of Reader’s Digest.

[Introducing the] Humana Reader’s Digest Healthy Living Medicare Supplement Insurance Plans. Humana has delivered health benefits and personal attention to Medicare members for more than 25 years. And now we’ve partnered with Reader’s Digest to deliver plans that provide the coverage you may need and valuable health-oriented information to help you live a better, healthier life.

With the Humana Reader’s Digest Healthy Living Medicare Supplement insurance plans, dental and vision coverage are included. Before, you would have to purchase this coverage separately. But with the **Humana Reader’s Digest Healthy Living Medicare Supplement Insurance Plans**, these important benefits are already part of your insurance policy. **Call [1-866-887-2303][or go online to URL.com] to learn more[and get help with your application].**

Reader’s Digest offers you information to support your health. When you’re a **Humana Reader’s Digest Healthy Living Medicare Supplement Insurance Plan** policyholder, the easy-to-understand information for which Reader’s Digest is known will be at your fingertips.

You’ll receive these important resources*:

- Reader’s Digest **Healthy Living library** – Discounts on three popular health books, including ***Food Cures, Long Life Prescription, and What Works, What Doesn’t.***
- Reader’s Digest **Healthy Living Bulletins** – Your guide to the newest health and wellness topics, with practical, how-to advice.
- Reader’s Digest **Mind Stretcher Series** – Popular puzzles and games to entertain you and keep your mind sharp.
- Discounts on **Reader’s Digest products and publications**, and easy-to-understand health and wellness information at the Reader’s Digest online store.

You’ll also receive a wide range of extra services and benefits from Humana, including*:

- **Humana Active Outlook[®]**, our exclusive lifestyle enrichment program full of great tips on active, healthy living.
- Toll-free access to health information with our **24-hour nurse advice line**. Sound advice is only a phone call away.
- **Discounts and money saving offers** on products and services to help you stay healthy.

Learn all about these advantages and more: **Call 1-866-887-2303 or go online to URL.com.**

***The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.**

(more on other side)

For more information
call **[1-866-887-2303]** (TTY:711)
[Monday – Friday, 8 a.m. – 8 p.m.]
[URL.com]

[Humana Reader’s Digest
Logo]

[Letter – Back]

You’re in charge — see any doctor you like at any time. We know you may want lots of freedom and simplicity when it comes to your healthcare choices, and these plans provide it. You can go to any doctor, hospital, or specialist you choose that accepts Medicare patients, with no referrals and no networks to worry about. You’ll get the full story in our brochure, ***A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan***, yours **FREE** for calling.

Your healthcare dollar has never been worth more. Medicare Supplement insurance plans help cover some of the costs not covered by Medicare Parts A and B, such as deductibles and coinsurance. Depending on the plan you choose, you could start seeing the savings the first time you visit the doctor, have a hospital stay, and more.

Finally, a health plan that’s designed to make your life simpler. When you purchase a **Humana Reader’s Digest Healthy Living Medicare Supplement Insurance Plan**, your coverage is worry-free with all these advantages:

- There’s no time-consuming paperwork to deal with
- Access to Humana’s friendly, reliable customer service
- Guaranteed renewability*
- Trusted information to help you take charge of your health from the editors of *Reader’s Digest*

*Your plan can’t be canceled for any reason other than non-payment of premiums or material misrepresentation.

Even if you already have a Medicare Supplement insurance plan, ask yourself if you’re getting **vision and dental benefits**, as well as the personal attention and trusted, simple-to-understand information that a **Humana Reader’s Digest Healthy Living Medicare Supplement Plan** may offer.

Call now and get your **FREE** copy of ***A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan***. Make sure you’re getting all the coverage and all the value you expect. **Call [1-866-887-2303] (TTY: 711)**. Licensed Medicare Supplement insurance agents/producers are standing by [Monday – Friday, 8 a.m. – 8 p.m.]

Sincerely,

[Patrick O’Toole, Certified Senior Advisor
Vice President Humana]

P.S. If you want health coverage that may be **simple to use and understand**, one of these [new] Medicare Supplement insurance plans could be right for you. Call [1-866-887-2303][or go to URL.com] today for your **FREE** copy of ***A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan*** and get all the details[and help with your application].

Not connected with or endorsed by the U.S. government or the federal Medicare program.

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance plan chosen, you may be responsible for deductibles and coinsurance before benefits are payable. These policies may have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs. Policy form series MESRD or state equivalent.

The Humana Reader’s Digest Healthy Living Medicare Supplement Plans carry the Reader’s Digest name and Humana pays a royalty fee to Reader’s Digest. Amounts paid are used for the general purposes of Reader’s Digest and its subscribers. Neither Reader’s Digest nor its affiliate is the insurer.

Humana Inc., PO Box 70209, Louisville, KY 40270-0209

For more information
call **1-866-887-2303** (TTY:711)
Monday – Friday, 8 a.m. – 8 p.m.
[URL.com]

[Humana Reader’s Digest
Logo]

GHHH3YJHH

[Brochure – Front]

The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company

**A plan I can understand.
A partnership I can trust.**

What you get with

Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans.

[Photo of active seniors]

[Humana Reader's Digest Logo]

[Brochure – Inside Panels]

More than you'd ever expect from a Medicare Supplement plan.

Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans

give you all the benefits of standard Medicare Supplement insurance plans, plus dental and vision coverage. And get access to special health and wellness materials from the editors of Reader's Digest.

Finally, Medicare Supplement insurance plans that provide the coverage you need along with **practical tools to help you live a healthier life**. No other Medicare Supplement insurance plan can offer this unique value to you.

[Photo of active seniors]

WE'RE MAKING YOUR MEDICARE SUPPLEMENT PLAN SIMPLER THAN EVER.

- Easy-to-understand information about your plan
- Your choice of plans to suit your lifestyle and budget
- MyHumana, your secure website. You can review details of your claims, use health and pharmacy tools, and find health information and resources.

FREEDOM OF CHOICE.

- Select any doctor, specialist, or hospital that accepts Medicare patients
- No need for a referral
- No doctor list or network

A SELECTION OF PLANS TO FIT YOUR NEEDS.

You get a variety of plans to choose from. So you can find one that may fit your budget, while providing coverage that may be right for you.

PLUS, FOR THE FIRST TIME, THESE PLANS AUTOMATICALLY INCLUDE IMPORTANT BENEFITS.

- Dental coverage
- Vision coverage

**For more information call [1-866-887-2303]
[URL.com]**

[Fulfillment book image]

GHHH3YMHH

TRUSTED RESOURCES TO SUPPORT YOUR HEALTH FROM THE EDITORS OF READER'S DIGEST.^{**}

- **Discounts on popular health books** from the Reader's Digest **Healthy Living** library, including *Food Cures*, *Long Life Prescription*, and *What Works, What Doesn't*
- **Reader's Digest Healthy Living Bulletins** – your guide to the newest health and wellness topics, with practical, how-to advice
- **Reader's Digest Mind Stretcher Series** – popular puzzles and games to entertain you and keep your mind sharp
- **Discounts on Reader's Digest products and publications**, and easy-to-understand health and wellness information at the Reader's Digest online store

****The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement policy, may be discontinued at any time and as appropriate, and may be subject to geographical availability.**

COVERAGE YOU NEED FROM NAMES YOU CAN TRUST!

Ready to find out more? It's easy. Just pick up the phone and call for your **FREE** copy of *A Plan I Can Understand. A Partnership I Can Trust: What to Look for in a Medicare Supplement Insurance Plan.*

[Brochure – Back Panels]

Why a Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan may be right for you.

Because you're on Medicare, you may want the healthcare coverage that's right for this time of your life, the freedom to choose your own doctors, and the simple, easy-to-understand information to help you take control of your health.

By teaming up with Reader's Digest, Humana is able to provide Medicare Supplement insurance plans that offer coverage you may need from names you can trust. You'll have exclusive access to information to help you make better, more informed Medicare decisions that will enhance your life.

[Fulfillment book image]

**Call now for your FREE copy of your
booklet today: [1-866-887-2303] (TTY: 711)
[Monday – Friday, 8 a.m. – 8 p.m.]**

[Humana Reader's Digest Logo]

Not connected with or endorsed by the U.S. government or the federal Medicare program.

Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement Insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance plan chosen, you may be responsible for deductibles and coinsurance before benefits are payable. These policies may have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs. Policy form series MESRD or state equivalent. [To discontinue receipt of non-Prescription Drug Plan benefit material, please call 1-888-227-9958.]

The Humana Reader's Digest Healthy Living Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

Humana Inc., PO Box 70209, Louisville, KY 40270-0209

GHHH3YMHH

[Photo of active seniors]

A plan I can understand. A partnership I can trust.

What to look for in a Medicare Supplement insurance plan.

The purpose of this communication is the solicitation of insurance. Contact will be made by a licensed insurance agent/producer or insurance company.

[Humana Reader's Digest Logo]

GHHH3YNHH

Why a Medicare Supplement insurance plan could be right for you.

Recently you asked for information about **Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plans**. We have prepared this material for you and will take you step-by-step through the information so you can better understand the plans.

Let's start at the beginning.

When the Medicare program was created back in the 1960s, it provided very basic coverage for medical expenses. But it was never designed to pay 100 percent. Medicare is a good thing but it doesn't cover everything.

That's why millions of Medicare members choose Medicare Supplement insurance plans for additional coverage. These plans help pay for the expenses that Medicare doesn't.

These additional expenses may include*:

- Costs above Medicare-approved amounts
- Deductibles for doctor's services
- Hospitalization
- Outpatient care
- Medical equipment for home healthcare
- Skilled nursing facility care

*Benefits vary by plan and the premium will vary with the amount of benefits selected.

[Photo of active seniors]

State government regulates all plans. By law, the benefits from plan to plan are the same from every insurance company. That means:

- You have the freedom to choose your doctors, hospitals or health facility – without worrying about being in a network[†]
- You can't be singled out for a rate increase
- Your policy can't be cancelled*
- You can get your medical care anywhere in the country, even if you're traveling

The difference is in the extras individual Medicare Supplement insurance plans offer, the quality of service they provide, and the plan premium. That's why it's so important to choose a healthcare plan that's right for you and your budget.

[†]Physicians and hospitals who accept Medicare patients. *Except for non-payment of premiums or material misrepresentation.

Call for a FREE consultation:

[1-800-211-5117]

[Monday – Friday, 8 a.m. – 8 p.m.]

[Humana Reader's Digest Logo]

How can you choose the right plan?

Follow these three simple steps.

1. Make sure it offers the benefits and services you'd expect and that it helps support your health
2. Choose a competitive monthly premium that fits your budget
3. Pick stable and experienced partners you can trust

Humana and Reader's Digest now bring you Medicare Supplement insurance plans that give you healthcare options like never before.

We're working together to help create better health for you. Humana has delivered health benefits and personal attention to Medicare members for more than 25 years. And now we've partnered with Reader's Digest, a trusted company known for providing valuable, easy-to-understand information.

By teaming up with Reader's Digest, Humana is able to provide new Medicare Supplement insurance plans that offer more than you'd expect. You'll have exclusive access to simple tools and resources to help you make better, more informed Medicare decisions that will enhance your life.

Call us, and we'll be happy to answer any questions.

[Photo of active seniors]

Humana Reader's Digest Healthy Living Medicare Supplement insurance plans give you unique extras you may not be able to get anywhere else.

When you purchase any of these Medicare Supplement insurance plans, you will receive:

- Dental benefits and vision coverage included
- Discounts on three popular health books from Reader's Digest **Healthy Living library**,* including ***Food Cures***, ***Long Life Prescription***, and ***What Works, What Doesn't***
- Reader's Digest **Healthy Living Bulletins** –your guide to the newest health and wellness topics, with practical, how-to advice*
- Reader's Digest **Mind Stretcher Series** –popular puzzles and games to entertain you and keep your mind sharp*
- Discounts on Reader's Digest products and publications and easy-to-understand health and wellness information at the online store*

**FROM THE
EDITORS OF
READER'S
DIGEST**

You'll also have a wide range of extra health services from Humana, including*:

- Toll-free access to health information with our 24-hour nurse advice line. Sound advice is only a phone call away.
- Discounts and money-saving offers on products and services to help you stay healthy.

***The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement policy, may be discontinued at any time and as appropriate, and may be subject to geographic availability.**

**Call for a FREE consultation:
[1-800-211-5117]
[Monday – Friday, 8 a.m. – 8 p.m.]**

[Humana Reader's Digest Logo]

Which questions should you ask to help you decide?

When you call Humana —or any other company that offers Medicare Supplement insurance plans —there are some specific questions you may want to ask to simplify your choice.

What benefits do you offer?

Your insurance company should offer you a selection of state- approved Medicare Supplement insurance plans. There are a variety of **Humana Reader's Digest Healthy Living Medicare Supplement insurance plans**, so you may be able to find exactly what you want based on your budget, lifestyle and healthcare needs.

Can I count on you?

Medicare members have trusted Humana for health benefits and personal attention for over 25 years, which has made us one of America's largest Medicare insurance providers. And there's no more trusted name than Reader's Digest for providing practical, easy-to-understand information. Together, we offer a partnership you can trust that forms the solid foundation you want behind your insurance coverage.

Do your plans offer vision and dental benefits?

With most Medicare Supplement insurance plans, you have to purchase vision and dental coverage separately. With **Humana Reader's Digest Healthy Living plans**, these unique and important benefits are included.

How competitive are the premiums?

When you're thinking about premium costs, you need to compare the level of coverage, along with the innovative benefits and extras you get. That's the best way to understand the unique value and support you'll receive with the **Humana Reader's Digest Healthy Living Medicare Supplement insurance plans**.

In addition, our plans offer access to some valuable resources — at no extra charge — to help you take control of your health.

Look at all the resources you get with a **Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan***:

Humana Active Outlook®

A life-enriching health and wellness education program to help you live a healthier, more fulfilled life.

It includes:

HAO® Magazine, packed with inspiring stories for active and healthy living.

Plus access to **HumanaActiveOutlook.com**, custom health and wellness information and interactive online tools.

MyHumana

Log on to Humana.com and register for *MyHumana*, your secure website. You can review details of your claims, the health and pharmacy tools, and find health information and resources.

***The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement insurance plan, may be discontinued at any time and as appropriate, and may be subject to geographic availability.**

[Photo(s) of active seniors]

Call for a FREE consultation:

[1-800-211-5117]

[Monday – Friday, 8 a.m. – 8 p.m.]

[Humana Reader's Digest Logo]

Which Humana Reader's Digest Healthy Living Medicare Supplement Insurance Plan may be right for you?

	Plan A	Plan F ¹	Plan K ²	Plan N ⁴
Hospitalization (Part A) coinsurance, plus coverage for 365 days after Medicare benefits end	X	X	50%	X
Part B coinsurance for hospital outpatient services (generally) 20% of Medicare-approved expenses or copayments for outpatient services	X	X	50%	X
First three pints of blood per year	X	X	50%	X
Skilled nursing facility coinsurance		X	50%	X
Part A deductible		X	50%	X
Part B deductible		X		
Part B excess charges (100%) (above Medicare-approved amount)		X		
Foreign travel emergency		X		X
Out-of-pocket annual limit ³			X	
Dental coverage†	X	X	X	X
Vision coverage†	X	X	X	X
Discounts on Reader's Digest Health Books*	X	X	X	X
Free Reader's Digest Healthy Living Bulletins*	X	X	X	X
Free Reader's Digest Mind Stretcher Series*	X	X	X	X
Discounts on Reader's Digest Products and Publications*	X	X	X	X

Coverage is limited to Medicare-eligible expenses. 1 Plan F has an option called a High Deductible Plan F, which pays the same benefits as Plan F after you have paid a calendar year deductible. Deductible may increase annually. Benefits from this High Deductible Plan F will not begin until out-of-pocket expenses exceed the annual deductible. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B but do not include the plan's separate foreign travel emergency deductible. 2 Cost-sharing for items and services covered in Plan K is different from the cost-sharing provided by Plans A, F, K and N. Once you reach the annual limit, deductibles for the rest of the calendar year. The out-of-pocket annual limit does not include charges from your provider that exceed Medicare-approved amounts, called "Excess Charges." You will be responsible for paying Excess Charges. If a column lists a percentage, the policy covers that percentage of the described benefit. Hospitalization and preventative care are covered at 100%. 3 The out-of-pocket annual limit may increase each year for inflation. See Outline of Coverage for details and exceptions. 4 Plan N pays 100% of the Part B coinsurance except up to [\$20] copayment for office visits and up to [\$50] for emergency department visits.

†Benefits may not be available in all states. ***The programs described are not insurance and are not offered or guaranteed under our Medicare Supplement policy, may be discontinued at any time and as appropriate, and may be subject to geographic availability.**

A final word about Medicare Supplement insurance plans.

- When you purchase a Medicare Supplement insurance plan, you don't replace or cancel your Medicare membership. You keep all your Medicare rights and protections.
- You and your spouse must buy separate Medicare Supplement insurance plans. Every plan is designed to cover your individual healthcare costs.
- Your Medicare Supplement insurance plan is designed to work seamlessly with Medicare. Medicare will pay its share of your healthcare costs, and then your Medicare Supplement insurance plan pays its share.
- Your Medicare Supplement insurance plan involves no paperwork, in most cases. Your doctor or hospital will usually file everything for you.
- Your Medicare Supplement insurance plan also is guaranteed renewable, which means the company can only cancel your coverage for non-payment of premium or misrepresentation.

[Photo(s) of active seniors]

[Photo(s) of active seniors]

Medicare Supplement insurance plan coverage is too important to put off — so please call today.

Humana's knowledgeable, licensed Medicare Supplement insurance agents/producers will answer any of your questions, help you understand your plan options, and help simplify your choice, so you may be able to find a plan that supports your health and fits your budget.

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[Monday – Friday, 8 a.m. – 8 p.m.]

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Insured by Humana Insurance Company. Calls will be answered by licensed Medicare Supplement Insurance agents/producers. Medicare Supplement insurance plans are available to those enrolled in Parts A and B of Medicare due to age and are also available in some states to under 65 disabled Medicare recipients. Coverage is limited to Medicare eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance plan chosen, you may be responsible for deductibles and coinsurance before benefits are payable. These policies may have exclusions and limitations; please call your agent/producer or Humana for complete details of coverage and costs. Policy form series MESRD or state equivalent. [To discontinue receipt of non-Prescription Drug Plan benefit material, please call [1-888-227-9958].]

The Humana Reader's Digest Healthy Living Medicare Supplement Plans carry the Reader's Digest name and Humana pays a royalty fee to Reader's Digest. Amounts paid are used for the general purposes of Reader's Digest and its subscribers. Neither Reader's Digest nor its affiliate is the insurer.

Humana Inc., [PO Box 70209, Louisville, KY 40270-0209]

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<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>49530</i>
<i>Company Tracking Number:</i>	<i>AR-12-2011</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Humana RDHL Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>HRDHL Direct Marketing/AR-12-2011</i>		

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item:		
		Date:
Comments:		
Attachment:		
SOV DM Mail Pieces.pdf	Filed-Closed	09/01/2011

State of Variability for GHHH3YJHH, GHHH3YNHH, GHHH3YKHH, GHHH3YMHH

On All Forms

[Humana Reader's Digest Logo] → bracketed to indicate logo may change.

[Photo of active seniors] → bracketed for appropriate image. To use image or not and what image to use may be dictated by testing

On all forms where addresses, telephone numbers, and hours of operation appear, they are bracketed so we can update any changes to them.

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[or to get help with your application] → bracketed to use or not
[Sharon R Dye:] → where prospect's name will appear

[Now t/T] [Introducing the] → bracketed to use or not

[Patrick O'Toole, Certified Senior Advisor
Vice President Humana] → bracketed in case management changes

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